

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re:	§	Case No. 15-38211
	§	
SONYA RENEE JOHNSON	§	
	§	
	§	
Debtor(s)	§	

---

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION REPORT  
CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED  
AND APPLICATION TO BE DISCHARGED (TDR)**

David P. Leibowitz, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned:	\$0.00	Assets Exempt:	\$1,825.00
<i>(without deducting any secured claims)</i>			
Total Distributions to Claimants:	\$3,278.19	Claims Discharged Without Payment:	\$0.00
Total Expenses of Administration:	\$1,174.03		

3) Total gross receipts of \$5,177.00 (see **Exhibit 1**), minus funds paid to the debtor(s) and third parties of \$724.78 (see **Exhibit 2**), yielded net receipts of \$4,452.22 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Secured Claims (from <b>Exhibit 3</b> )	\$0.00	\$0.00	\$0.00	\$0.00
Priority Claims:				
Chapter 7 Admin. Fees and Charges (from <b>Exhibit 4</b> )	NA	\$1,174.03	\$1,174.03	\$1,174.03
Prior Chapter Admin. Fees and Charges (from <b>Exhibit 5</b> )	NA	\$0.00	\$0.00	\$0.00
Priority Unsecured Claims (From <b>Exhibit 6</b> )	\$0.00	\$0.00	\$0.00	\$0.00
General Unsecured Claims (from <b>Exhibit 7</b> )	\$34,277.00	\$12,395.83	\$12,395.83	\$3,278.19
<b>Total Disbursements</b>	\$34,277.00	\$13,569.86	\$13,569.86	\$4,452.22

4). This case was originally filed under chapter 7 on 11/10/2015. The case was pending for 13 months.

5). All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6). An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 12/10/2016

By: /s/ David P. Leibowitz  
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 – GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE	AMOUNT RECEIVED
Unscheduled 2015 Tax Refund	1224-000	\$5,177.00
<b>TOTAL GROSS RECEIPTS</b>		<b>\$5,177.00</b>

The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	AMOUNT PAID
SONYA JOHNSON	Exemptions	8100-002	\$724.78
<b>TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES</b>			<b>\$724.78</b>

**EXHIBIT 3 – SECURED CLAIMS**

NONE

**EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
David P. Leibowitz, Trustee	2100-000	NA	\$1,113.06	\$1,113.06	\$1,113.06
David P. Leibowitz, Trustee	2200-000	NA	\$38.82	\$38.82	\$38.82
Green Bank	2600-000	NA	\$22.15	\$22.15	\$22.15
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		NA	\$1,174.03	\$1,174.03	\$1,174.03

**EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

NONE

**EXHIBIT 6 – PRIORITY UNSECURED CLAIMS**

NONE

**EXHIBIT 7 – GENERAL UNSECURED CLAIMS**

CLAIM NUMBER	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
1	Nicor Gas	7100-000	\$2,000.00	\$1,042.63	\$1,042.63	\$1,042.63
2	City of Chicago	7200-000	\$7,800.00	\$536.80	\$536.80	\$105.70

	Department of Finance					
3	SANTANDER CONSUMER USA, INC.	7200-000	\$10,536.00	\$10,006.91	\$10,006.91	\$1,970.46
4	Commonwealth Edison Co	7200-000	\$2,000.00	\$809.49	\$809.49	\$159.40
	AARONS	7100-000	\$2,500.00	\$0.00	\$0.00	\$0.00
	CONVERGENT OUTSOURCING	7100-000	\$797.00	\$0.00	\$0.00	\$0.00
	ENHANCED RECOVERY COMPANY (SPRINT)	7100-000	\$961.00	\$0.00	\$0.00	\$0.00
	ENHANCED RECOVERY COMPANY (T-MOBILE)	7100-000	\$534.00	\$0.00	\$0.00	\$0.00
	ENHANCED RECOVERY COMPANY (US CELLULAR)	7100-000	\$1,086.00	\$0.00	\$0.00	\$0.00
	ESCALLATE INC	7100-000	\$1,800.00	\$0.00	\$0.00	\$0.00
	GUARANTY BANK	7100-000	\$500.00	\$0.00	\$0.00	\$0.00
	HEIGHTS AUTO WORKERS CU	7100-000	\$864.00	\$0.00	\$0.00	\$0.00
	IC SYSTEM	7100-000	\$1,499.00	\$0.00	\$0.00	\$0.00
	STORESMART SELF STORAGE	7100-000	\$500.00	\$0.00	\$0.00	\$0.00
	WILL LAW MAGISTRATE	7100-000	\$900.00	\$0.00	\$0.00	\$0.00
<b>TOTAL GENERAL UNSECURED CLAIMS</b>			\$34,277.00	\$12,395.83	\$12,395.83	\$3,278.19

## ASSET CASES

Case No.: 15-38211  
Case Name: JOHNSON, SONYA RENEE  
For the Period Ending: 12/10/2016

Trustee Name: David Leibowitz  
Date Filed (f) or Converted (c): 11/10/2015 (f)  
§341(a) Meeting Date: 12/02/2015  
Claims Bar Date: 07/06/2016

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Value	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA =§ 554(a) abandon.	Sales/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
<b>Ref. #</b>					
1	Clothing/Apparel	\$150.00	\$0.00	\$0.00	FA
2	Household goods & furnishings	\$1,200.00	\$0.00	\$0.00	FA
3	SNAP (Food Stamps) Benefits - Monthly	\$475.00	\$0.00	\$0.00	FA
4	Unscheduled 2015 Tax Refund (u)	\$0.00	\$4,452.22	\$5,177.00	FA
<b>Asset Notes:</b> \$724.78 is non estate portion of tax refund, returned to Debtor					

## TOTALS (Excluding unknown value)

\$1,825.00\$4,452.22\$5,177.00Gross Value of Remaining Assets\$0.00**Major Activities affecting case closing:**

06/30/2016 2016 Reporting Period:

Asset Case - unscheduled 2015 federal tax refund.

Asset is fully administered.

Claims Bar date: 7/6/16

Case is ready for TFR after bar date.

\*\*Fraudulent Activity on Estate bank account - UST has been notified and fraud reported to law enforcement authorities.

Account number for breached account ended in 1101. Bank assigned new account, with number ending in 1102 (i.e., sequentially numbered with breached account). Trustee then requested completely different, non-sequential account number. Bank accordingly opened new account with number ending in 8303, and funds were transferred.

Initial Projected Date Of Final Report (TFR): 01/31/2017Current Projected Date Of Final Report (TFR): 09/29/2016

/s/ DAVID LEIBOWITZ

DAVID LEIBOWITZ

**FORM 2**  
**CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No. 15-38211  
Case Name: JOHNSON, SONYA RENEE  
Primary Taxpayer ID #: \*\*\_\*\*\*1724  
Co-Debtor Taxpayer ID #:  
For Period Beginning: 11/10/2015  
For Period Ending: 12/10/2016

Trustee Name: David Leibowitz  
Bank Name: Green Bank  
Checking Acct #: \*\*\*\*\*1101  
Account Title:  
Blanket bond (per case limit): \$5,000,000.00  
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance
03/28/2016		United States Treasury	Unscheduled 2015 Income Tax Refund	*	\$5,177.00		\$5,177.00
	{4}		Estate portion of 2015 tax refund \$4,452.22	1224-000			\$5,177.00
	{4}		Debtor's pro-rated portion \$724.78	1224-002			\$5,177.00
03/31/2016		Green Bank	Bank Service Fee	2600-000		\$0.53	\$5,176.47
03/31/2016	3001	SONYA JOHNSON	Non Estate portion of Income Tax Refund	8100-002		\$724.78	\$4,451.69
04/29/2016		Green Bank	Bank Service Fee	2600-000		\$7.29	\$4,444.40
05/31/2016		Green Bank	Bank Service Fee	2600-000		\$6.94	\$4,437.46
06/30/2016		Transfer To: #*****8303	Account closed/Balance transferred due to fraud	9999-000		\$4,437.46	\$0.00
06/30/2016		Green Bank	Bank Service Fee	2600-000		\$5.93	(\$5.93)
07/01/2016		Green Bank	Reverse bank fee	2600-000		(\$5.93)	\$0.00

<b>TOTALS:</b>	\$5,177.00	\$5,177.00	\$0.00
<b>Less: Bank transfers/CDs</b>	\$0.00	\$4,437.46	
<b>Subtotal</b>	\$5,177.00	\$739.54	
<b>Less: Payments to debtors</b>	\$0.00	\$724.78	
<b>Net</b>	\$5,177.00	\$14.76	

**For the period of 11/10/2015 to 12/10/2016**

Total Compensable Receipts:	\$4,452.22
Total Non-Compensable Receipts:	\$724.78
Total Comp/Non Comp Receipts:	\$5,177.00
Total Internal/Transfer Receipts:	\$0.00

Total Compensable Disbursements:	\$14.76
Total Non-Compensable Disbursements:	\$724.78
Total Comp/Non Comp Disbursements:	\$739.54
Total Internal/Transfer Disbursements:	\$4,437.46

**For the entire history of the account between 03/28/2016 to 12/10/2016**

Total Compensable Receipts:	\$4,452.22
Total Non-Compensable Receipts:	\$724.78
Total Comp/Non Comp Receipts:	\$5,177.00
Total Internal/Transfer Receipts:	\$0.00

Total Compensable Disbursements:	\$14.76
Total Non-Compensable Disbursements:	\$724.78
Total Comp/Non Comp Disbursements:	\$739.54
Total Internal/Transfer Disbursements:	\$4,437.46

## CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 15-38211  
Case Name: JOHNSON, SONYA RENEE  
Primary Taxpayer ID #: \*\*\_\*\*\*1724  
Co-Debtor Taxpayer ID #:  
For Period Beginning: 11/10/2015  
For Period Ending: 12/10/2016

Trustee Name: David Leibowitz  
Bank Name: Green Bank  
Checking Acct #: \*\*\*\*\*1102  
Account Title: Johnson, Sonya Renee - 2  
Blanket bond (per case limit): \$5,000,000.00  
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance

TOTALS:	\$0.00	\$0.00	\$0.00
Less: Bank transfers/CDs	\$0.00	\$0.00	
Subtotal	\$0.00	\$0.00	
Less: Payments to debtors	\$0.00	\$0.00	
Net	\$0.00	\$0.00	

For the period of 11/10/2015 to 12/10/2016

Total Compensable Receipts:	\$0.00
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$0.00
Total Internal/Transfer Receipts:	\$0.00

Total Compensable Disbursements:	\$0.00
Total Non-Compensable Disbursements:	\$0.00
Total Comp/Non Comp Disbursements:	\$0.00
Total Internal/Transfer Disbursements:	\$0.00

For the entire history of the account between 06/28/2016 to 12/10/2016

Total Compensable Receipts:	\$0.00
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$0.00
Total Internal/Transfer Receipts:	\$0.00

Total Compensable Disbursements:	\$0.00
Total Non-Compensable Disbursements:	\$0.00
Total Comp/Non Comp Disbursements:	\$0.00
Total Internal/Transfer Disbursements:	\$0.00

**FORM 2**  
**CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No. 15-38211  
Case Name: JOHNSON, SONYA RENEE  
Primary Taxpayer ID #: \*\*\_\*\*\*1724  
Co-Debtor Taxpayer ID #:  
For Period Beginning: 11/10/2015  
For Period Ending: 12/10/2016

Trustee Name: David Leibowitz  
Bank Name: Green Bank  
Checking Acct #: \*\*\*\*\*8303  
Account Title:  
Blanket bond (per case limit): \$5,000,000.00  
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance
06/30/2016		Transfer From: #*****1101	Balance transferred to new account due to fraudulent activity	9999-000	\$4,437.46		\$4,437.46
06/30/2016		Green Bank	Bank Service Fee	2600-000		\$0.23	\$4,437.23
07/29/2016		Green Bank	Bank Service Fee	2600-000		\$7.16	\$4,430.07
11/16/2016	5001	David P. Leibowitz	Trustee Compensation	2100-000		\$1,113.06	\$3,317.01
11/16/2016	5002	David P. Leibowitz	Trustee Expenses	2200-000		\$38.82	\$3,278.19
11/16/2016	5003	Nicor Gas	Claim #: 1; Amount Claimed: 1,042.63; Distribution Dividend: 100.00;	7100-000		\$1,042.63	\$2,235.56
11/16/2016	5004	City of Chicago Department of Finance	Claim #: 2; Amount Claimed: 536.80; Distribution Dividend: 19.69;	7200-000		\$105.70	\$2,129.86
11/16/2016	5005	SANTANDER CONSUMER USA, INC.	Claim #: 3; Amount Claimed: 10,006.91; Distribution Dividend: 19.69;	7200-000		\$1,970.46	\$159.40
11/16/2016	5006	Commonwealth Edison Co	Claim #: 4; Amount Claimed: 809.49; Distribution Dividend: 19.69;	7200-000		\$159.40	\$0.00

<b>TOTALS:</b>	\$4,437.46	\$4,437.46	\$0.00
<b>Less: Bank transfers/CDs</b>	\$4,437.46	\$0.00	
<b>Subtotal</b>	\$0.00	\$4,437.46	
<b>Less: Payments to debtors</b>	\$0.00	\$0.00	
<b>Net</b>	\$0.00	\$4,437.46	

**For the period of 11/10/2015 to 12/10/2016**

Total Compensable Receipts:	\$0.00
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$0.00
Total Internal/Transfer Receipts:	\$4,437.46

Total Compensable Disbursements:	\$4,437.46
Total Non-Compensable Disbursements:	\$0.00
Total Comp/Non Comp Disbursements:	\$4,437.46
Total Internal/Transfer Disbursements:	\$0.00

**For the entire history of the account between 06/30/2016 to 12/10/2016**

Total Compensable Receipts:	\$0.00
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$0.00
Total Internal/Transfer Receipts:	\$4,437.46

Total Compensable Disbursements:	\$4,437.46
Total Non-Compensable Disbursements:	\$0.00
Total Comp/Non Comp Disbursements:	\$4,437.46
Total Internal/Transfer Disbursements:	\$0.00



**FORM 2**  
**CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No. 15-38211  
Case Name: JOHNSON, SONYA RENEE  
Primary Taxpayer ID #: \*\*\_\*\*\*1724  
Co-Debtor Taxpayer ID #:  
For Period Beginning: 11/10/2015  
For Period Ending: 12/10/2016

Trustee Name: David Leibowitz  
Bank Name: Green Bank  
Checking Acct #: \*\*\*\*\*8303  
Account Title:  
Blanket bond (per case limit): \$5,000,000.00  
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance

TOTAL - ALL ACCOUNTS

NET DEPOSITS

NET  
DISBURSEACCOUNT  
BALANCES

\$5,177.00

\$5,177.00

\$0.00

**For the period of 11/10/2015 to 12/10/2016**

Total Compensable Receipts: \$4,452.22  
Total Non-Compensable Receipts: \$724.78  
Total Comp/Non Comp Receipts: \$5,177.00  
Total Internal/Transfer Receipts: \$4,437.46

Total Compensable Disbursements: \$4,452.22  
Total Non-Compensable Disbursements: \$724.78  
Total Comp/Non Comp Disbursements: \$5,177.00  
Total Internal/Transfer Disbursements: \$4,437.46

**For the entire history of the case between 11/10/2015 to 12/10/2016**

Total Compensable Receipts: \$4,452.22  
Total Non-Compensable Receipts: \$724.78  
Total Comp/Non Comp Receipts: \$5,177.00  
Total Internal/Transfer Receipts: \$4,437.46

Total Compensable Disbursements: \$4,452.22  
Total Non-Compensable Disbursements: \$724.78  
Total Comp/Non Comp Disbursements: \$5,177.00  
Total Internal/Transfer Disbursements: \$4,437.46

/s/ DAVID LEIBOWITZ

DAVID LEIBOWITZ